

In re **Ruth E. Ellis** \_\_\_\_\_ Debtor

Case No. 10-21329

## **SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Homestead: 4860 S. Farlington Drive, Las Vegas, NV 89147-4845</b>		-	<b>115,000.00</b>	<b>252,841.00</b>
<b>Timeshare 2BR Hotel-Room (Paid off)</b>		-	<b>8,000.00</b>	<b>0.00</b>
			<b>Sub Total &gt; 123,000.00</b>	(Total of this page)

**Sub-Total > **123,000.00**** (Total of this page)

Total >

**123,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re

**Ruth E. Ellis**Case No. **10-21329**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CitiBank Checking Account (overdrawn on checking acct) Savings Acct. balance in savings acct. only</b>	-	<b>14.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods, Appliances and Household Effects</b>	-	<b>5,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, Pictures, Figurines, Movies, CDs</b>	-	<b>100.00</b>
6. Wearing apparel.		<b>Clothing, Shoes and Coats, Nurses Uniforms</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>3 Watches; QVC Rings, Earrings \$200.00 Diamond Ring \$400.00</b>	-	<b>600.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Camera</b>	-	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance no cash value</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.		<b>Annuity from deceased husband \$1046.00 per month from Utah Retirement Systems</b>	-	<b>0.00</b>
			Sub-Total > (Total of this page)	<b>6,264.00</b>

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Ruth E. Ellis**Case No. **10-21329**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Retirement (funds were withdrawn in 2006 and 2007 which totaled \$200,000.00 and proceeds were spent for knee injury and to pay bills).</b>	-	<b>0.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Sub-Total > (Total of this page)				<b>0.00</b>

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Ruth E. Ellis**Case No. **10-21329**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Registered Nurse License</b>	-	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2010 Toyota (Executory Contract; Debtor to assume).</b>	-	<b>20,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>1 dog</b>	-	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>20,000.00</b>
(Total of this page)	
Total >	<b>26,264.00</b>

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re Ruth E. Ellis,  
Debtor

Case No. 10-21329**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Homestead: 4860 S. Farlington Drive, Las Vegas, NV 89147-4845	Nev. Rev. Stat. § 21.090(1)(m)	0.00	115,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
CitiBank Checking Account (overdrawn on checking acct)	Nev. Rev. Stat. § 21.090(1)(g)	14.00	14.00
Savings Acct. balance in savings acct. only			
<b>Household Goods and Furnishings</b>			
Household Goods, Appliances and Household Effects	Nev. Rev. Stat. § 21.090(1)(b)	5,000.00	5,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Books, Pictures, Figurines, Movies, CDs	Nev. Rev. Stat. § 21.090(1)(a)	100.00	100.00
<b>Wearing Apparel</b>			
Clothing, Shoes and Coats, Nurses Uniforms	Nev. Rev. Stat. § 21.090(1)(b)	500.00	500.00
<b>Furs and Jewelry</b>			
3 Watches; QVC Rings, Earrings \$200.00 Diamond Ring \$400.00	Nev. Rev. Stat. § 21.090(1)(a)	600.00	600.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Camera	Nev. Rev. Stat. § 21.090(1)(a)	50.00	50.00
<b>Interests in Insurance Policies</b>			
Term Life Insurance no cash value	Nev. Rev. Stat. § 687B.280	0.00	0.00
<b>Annuities</b>			
Annuity from deceased husband \$1046.00 per month from Utah Retirement Systems	5 U.S.C.A. § 8346(a)	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Retirement (funds were withdrawn in 2006 and 2007 which totaled \$200,000.00 and proceeds were spent for knee injury and to pay bills).	Nev. Rev. Stat. § 21.090(1)(r)	0.00	0.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2010 Toyota (Executory Contract; Debtor to assume).	Nev. Rev. Stat. § 21.090(1)(f)	0.00	20,000.00
<b>Animals</b>			
1 dog	Nev. Rev. Stat. § 21.090(1)(b)	0.00	0.00

Total: 7,264.00 149,264.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

**Ruth E. Ellis**Case No. **10-21329**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED I D A T E D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx7885			Homestead/1st lien mortgage  4860 Farlington Drive Las Vegas, NV 89147-4845					
Bank of America PO Box 5170 Simi Valley, CA 93062-5170	-		Value \$ 115,000.00				252,841.00	137,841.00
Account No. xxxxx7893			3/2010  Rental Car  Rental Car Contract; Debtor to Accept Executory Contract					
Hertz Multi Rental Program PO Box 25722 Oklahoma City, OK 73125	-		Value \$ 20,000.00				20,000.00	0.00
Account No. xxx-xx-1618			2006 and 2007 IRS taxes  Lien  4860 S. Farlington Drive; Las Vegas, NV 89147					
IRS ACS Support - Stop 813G PO Box 145566 Cincinnati, OH 45250	-		Value \$ 115,000.00				14,264.00	0.00
Account No. xxx xxx-xx-xx8-033			4/24/2006  2nd Lien Mortgage/\$300/month  4860 S. Farlington Drive; Las Vegas, NV 89147					
Wells Fargo/NowLine PO Box 5943 Sioux Falls, SD 57117-5943	-		Value \$ 115,000.00				20,217.00	0.00
Subtotal (Total of this page)							307,322.00	137,841.00
Total (Report on Summary of Schedules)							307,322.00	137,841.00

0 continuation sheets attached

In re Ruth E. Ellis,  
Debtor

Case No. 10-21329**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6E (Official Form 6E) (4/10) - Cont.**

In re **Ruth E. Ellis** \_\_\_\_\_, Debtor

Case No. 10-21329

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**  
(Continuation Sheet)

## **Taxes and Certain Other Debts Owed to Governmental Units**

#### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C TO R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxx-xx-1618</b>			<b>2006, 2007, 2008</b>					<b>0.00</b>
IRS PO Box 21126 Philadelphia, PA 19114		-	<b>Priority taxes</b>				<b>28,159.00</b>	<b>28,159.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							<b>0.00</b>	<b>0.00</b>
Total							<b>28,159.00</b>	<b>28,159.00</b>
							<b>0.00</b>	<b>0.00</b>
							<b>28,159.00</b>	<b>28,159.00</b>

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)		<b>0.00</b>
Total	<b>28,159.00</b>	<b>28,159.00</b>
(Report on Summary of Schedules)	<b>28,159.00</b>	<b>28,159.00</b>

In re Ruth E. Ellis,  
Debtor

Case No. 10-21329

## AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. xxxx-xxxx-xxxx-1723			Credit Card				
<b>ARS National Services, Inc./GEMB/GE Mone PO Box 463023 Escondido, CA 92046-3023</b>	-						<b>5,510.00</b>
Account No. 3315			Credit Card				
<b>Barclay's Bank Delaware/Northstar Loc. 4285 Genesee St Buffalo, NY 14225-1943</b>	-						<b>12,281.00</b>
Account No. xxxx8433			Credit Card				
<b>Capital One Bank/First Source PO Box 628 Buffalo, NY 14240-0628</b>	-						<b>4,856.00</b>
Account No. xxxx-xxxx-xxxx-5084			Credit Card				
<b>Capital One Bank/Portfolio Recovery PO Box 12914 Norfolk, VA 23541</b>	-						<b>3,263.00</b>
<b>5</b> continuation sheets attached				Subtotal (Total of this page)			<b>25,910.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**Ruth E. Ellis**Case No. **10-21329**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. <b>5084</b>						
Capital One Bank/PRA Receivables as agent for Portfolio Rec. Assoc. PO Box 12914e Norfolk, VA 23541	-					1,186.00
Account No. xxxx xxxx xxxx 7733		Credit Card				
Catherines - WFNNB PO Box 659728 San Antonio, TX 78265	-					389.00
Account No. xxxx-xxxx-xxxx-3664		Collection agency for HSBC/Orchard Bank				
Cavalry Portfolio Services LLC PO Box 1017 Hawthorne, NY 10532	-					0.00
Account No.		Credit Card				
Chase Bank USA NA c/o Creditors Bankruptcy Service Dallas, TX 75374	-					274.00
Account No. xxxxx1693		Credit Card -WAMU				
Chase/National Capital Mgmt LLC 8245 Tournament Drive #230 Memphis, TN 38125	-					4,790.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,639.00

B6F (Official Form 6F) (12/07) - Cont.

In re Ruth E. Ellis,  
DebtorCase No. 10-21329

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxx3699</b>		Collection Agency for Chase/Wamu				
<b>Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047</b>	-					<b>0.00</b>
Account No. <b>xxxx xxxx xxxx 5269</b>		Credit Card				
<b>Direct Merchants Bank Payment Center PO Box 60136 City of Industry, CA 91716-0136</b>	-					<b>340.00</b>
Account No. <b>xxxx-xxxx-xxxx-9961</b>		1996 Collection agency for Capital One Bank/Midland				
<b>Enhanced Recovery Corporation 8014 Bayberry Rd. Jacksonville, FL 32256-7412</b>	-					<b>0.00</b>
Account No. <b>xxxx xxxx xxxx 4388</b>		Credit Card				
<b>First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524</b>	-					<b>469.00</b>
Account No.		Deficiency balance owed on rental car				
<b>GMAC PO Box 3100 Midland, TX 79702-3100</b>	-					<b>1,000.00</b>
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,809.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Ruth E. Ellis,  
DebtorCase No. 10-21329

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Credit Card				
HSBC Bank Nevada NA c/o PRA Rec. Mgmt Inc. PO Box 12907 Norfolk, VA 23541	-					348.00
Account No. xx-xx-1618		2006 Unsecured IRS taxes				8,030.00
IRS ACS Correspondence PO Box 145566, Stop 813G CSC Cincinnati, OH 45250-5566	-					
Account No. xxxx xx xx xx0600		Wells Fargo v. Ruth E. Ellis				0.00
Justice Court, Las Vegas Township 200 Lewis Avenue Las Vegas, NV 89101	-					
Account No. xxxxxxxx0652		Other address for creditor				
Kohl/Chase Bank 865 Merrick Avenue 4th Fl Westbury, NY 11590	-					0.00
Account No. xxx-xxx3-206		Credit Card				
Kohls PO Box 3084 Milwaukee, WI 53201-3084	-					208.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>8,586.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re Ruth E. Ellis,  
DebtorCase No. 10-21329

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. xxxx xxxx xxxx 5568	-	Notice Only Other address for creditor			0.00
Lane Bryant PO Box 659728 San Antonio, TX 78265-9728					
Account No. xxxx xxxx xxxx 3664	-	Credit Card			
Orchard Bank/HSBC Card Services PO box 60102 City of Industry, CA 91716-0102	-				3,829.00
Account No. xxxx xxxx xxxx 9961	-	Credit Card			
Sam's Club Credit Acct. GE Money Bank PO Box 103104 Roswell, GA 30076	-				4,415.00
Account No.	-	Credit Card			
Sam's Club Discover GE Money Bank PO Box 103104 Roswell, GA 30076	-				6,400.00
Account No.	-				
Wells Fargo Bank 4137 121st St. Urbandale, IA 50323	-				3,736.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			18,380.00

B6F (Official Form 6F) (12/07) - Cont.

In re Ruth E. Ellis,  
DebtorCase No. 10-21329

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxxx-xx5-568</b>		Credit Card				
<b>World Finance National Bank/Lane Bryant PO Box 659728 San Antonio, TX 78265-9728</b>	-					<b>352.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>352.00</b>
			Total (Report on Summary of Schedules)			<b>61,676.00</b>

B6I (Official Form 6I) (12/07)

In re Ruth E. EllisCase No. 10-21329

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Widowed</b>	<b>None.</b>	
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Registered Nurse</b>	
Name of Employer	<b>Valley Hospital</b>	
How long employed	<b>17 years</b>	
Address of Employer	<b>620 Shadow Lane Las Vegas, NV 89106</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>5,808.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

## 3. SUBTOTAL

\$ <u>5,808.00</u>	\$ <u>N/A</u>
--------------------	---------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): Purchase Power/Gift Shop  
Posttax Deduction/Medical

\$ <u>960.00</u>	\$ <u>N/A</u>
\$ <u>82.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>166.00</u>	\$ <u>N/A</u>
\$ <u>104.00</u>	\$ <u>N/A</u>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>1,312.00</u>	\$ <u>N/A</u>
--------------------	---------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>4,496.00</u>	\$ <u>N/A</u>
--------------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
 8. Income from real property  
 9. Interest and dividends  
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
 11. Social security or government assistance  
 (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

## 12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

## 13. Other monthly income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>1,046.00</u>	\$ <u>N/A</u>
--------------------	---------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>5,542.00</u>	\$ <u>N/A</u>
--------------------	---------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>5,542.00</u>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on  
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Ruth E. EllisCase No. 10-21329

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>2,000.00</u>
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes <u>X</u>	No _____
2. Utilities:		
a. Electricity and heating fuel		\$ <u>142.00</u>
b. Water and sewer		\$ <u>33.00</u>
c. Telephone		\$ <u>70.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>190.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>100.00</u>
4. Food		\$ <u>370.00</u>
5. Clothing		\$ <u>59.00</u>
6. Laundry and dry cleaning		\$ <u>50.00</u>
7. Medical and dental expenses		\$ <u>50.00</u>
8. Transportation (not including car payments)		\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>50.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>150.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Tax Repayment to IRS for delinquent taxes</u>		\$ <u>404.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>610.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other		\$ <u>0.00</u>
Other		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>4,478.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>5,542.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>4,478.00</u>
c. Monthly net income (a. minus b.)		\$ <u>1,064.00</u>

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment****Other Utility Expenditures:**

Cable	\$	160.00
Cell Phone	\$	30.00
<b>Total Other Utility Expenditures</b>	\$	<b>190.00</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Nevada**

In re

Ruth E. Ellis

Debtor(s)

Case No.  
Chapter10-21329  
13**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 1, 2010Signature /s/ Ruth E. Ellis  
Ruth E. Ellis  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.